### Case 17-05964 Doc 1 Filed 02/28/17 Entered 02/28/17 17:16:49 Desc Main Document Page 1 of 56

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this ar amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Diamond First name  Middle name	First name  Middle name
	Bring your picture identification to your meeting with the trustee.	Wilson Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7433	

Debtor 1 Diamond Wilson Document Page 2 of 56 Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business nam Employer Identifica Numbers (EIN) you used in the last 8 y Include trade names doing business as n	I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)  EINs		
5. Where you live		If Debtor 2 lives at a different address:		
	733 Greenbay Rd Calumet City, IL 60409 Number, Street, City, State & ZIP Code  Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	Number, Street, City, State & ZIP Code  County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6. Why you are choos this district to file f bankruptcy		Check one:  ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Case number (if known) Debtor 1 Diamond Wilson

•ar	t 2: Tell the Court About	Your Ba	ankruptcy Ca	ase				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.		
	choosing to file under	■ Chapter 7 □ Chapter 11 □ Chapter 12						
		☐ Ch	napter 13					
3.	How you will pay the fee		about how yo	ou may pay. Typi attorney is subn	ically, if you are paying the fee yo	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with		
						n only if you are filing for Chapter 7. By law, a judge may, ur income is less than 150% of the official poverty line that		
			applies to you	ur family size an	d you are unable to pay the fee ir	n installments). If you choose this option, you must fill out cial Form 103B) and file it with your petition.		
			ше Аррисанс	on to riave the C	mapter 7 Filling Fee Walved (Offic	dai romi 103b) and me it with your petition.		
).	Have you filed for bankruptcy within the							
	last 8 years?	☐ Ye	S.					
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	<b>—</b> N						
	cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	□ No	Go to I	ine 12.				
	residence?	■ Ye		our landlord obta	ined an eviction judgment agains	t you and do you want to stay in your residence?		
		<b>—</b> 16	s.	No. Go to line 1		· · · · · · ·		
			_	Yes. Fill out <i>Ini</i> bankruptcy pet		Judgment Against You (Form 101A) and file it with this		

Deb	otor 1	Diamond Wilson			Document Page 4 of 56 Case number (if known)		
Par	t 3:	Report About Any Bu	sinesses	You Own	as a Sole Proprietor		
12.	of an	you a sole proprietor ny full- or part-time ness?	■ No.	Go to	Part 4.		
			☐ Yes.	Name	and location of business		
	busin an in sepa as a	e proprietorship is a less you operate as dividual, and is not a rate legal entity such corporation, ership, or LLC.		Name	of business, if any		
	If you	have more than one proprietorship, use a rate sheet and attach		Numb	er, Street, City, State & ZIP Code		
	it to t	his petition.		Check	k the appropriate box to describe your business:		
					Health Care Business (as defined in 11 U.S.C. § 101(27A))		
					Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))		
					Stockbroker (as defined in 11 U.S.C. § 101(53A))		
					Commodity Broker (as defined in 11 U.S.C. § 101(6))		
					None of the above		
13.	Chap Bank	ou filing under oter 11 of the truptcy Code and are a small business or?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can a deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow in 11 U.S.C. 1116(1)(B).				
	For a	definition of small	■ No.	I am n	not filing under Chapter 11.		
	busir	ness debtor, see 11 C. § 101(51D).	□ No.	l am fi Code.	iling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
			☐ Yes.	I am fi	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code		
Par	t 4:	Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention		
14.		ou own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and		☐ Yes.	What is t	the hazard?		
	publi Or de	tifiable hazard to ic health or safety? o you own any		If immed	liate attention is		
property that needs immediate attention?					why is it needed?		

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs

urgent repairs?

Debtor 1 Diamond Wilson Document Page 5 of 56

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Diamond Wil	son	Docum	Case no	umber (if known)
Part	6: Answer These	Questions for R	eporting Purposes		
16.	What kind of debts of you have?	<b>o</b> 16a.		consumer debts? Consumer debts are ersonal, family, or household purpose."	e defined in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		business debts? Business debts are divestment or through the operation of the	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you	owe that are not consumer debts or bu	siness debts
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapt	er 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded	<b>—</b> 165.		7. Do you estimate that after any exempt available to distribute to unsecured cred	property is excluded and administrative expenses itors?
	administrative exper	ises	■ No		
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes		
	•			<b>1</b> ,000-5,000	<b>1</b> 25,001-50,000
	you estimate that yo owe?	u □ 50-99		5001-10,000	<u> </u>
		□ 100-1 □ 200-9		□ 10,001-25,000	☐ More than100,000
19.	How much do you	\$0 - \$	50.000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your assets be worth?	: to	01 - \$100,000	□ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion
			001 - \$500,000	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 millior	□ \$10,000,000,001 - \$50 billion □ More than \$50 billion
		□ \$500,	001 - \$1 million	□ \$100,000,001 - \$500 millior	More than \$50 billion
20.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your liabilit to be?	<b>\$50,0</b>	001 - \$100,000	☐ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion
			001 - \$500,000	□ \$50,000,001 - \$100 million	\$10,000,000,001 - \$50 billion
		□ \$500,	001 - \$1 million	□ \$100,000,001 - \$500 millior	n ☐ More than \$50 billion
Part	7: Sign Below				
For	you	I have ex	camined this petition, and I d	eclare under penalty of perjury that the	information provided is true and correct.
				r 7, I am aware that I may proceed, if eliq e relief available under each chapter, an	gible, under Chapter 7, 11,12, or 13 of title 11, d I choose to proceed under Chapter 7.
				d not pay or agree to pay someone who the notice required by 11 U.S.C. § 342(t	is not an attorney to help me fill out this o).
		I request	relief in accordance with the	e chapter of title 11, United States Code	, specified in this petition.
		bankrupt and 3571	cy case can result in fines u		ney or property by fraud in connection with a p 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
		Diamon	d Wilson	Signature of D	Debtor 2
		Signature	e of Debtor 1		
		Executed		Executed on	
			MM / DD / YYYY		MM / DD / YYYY

Debtor 1 Diamond Wilson Document Page 7 of 56 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julie Gleason	Date	February 28, 2017
Signature of Attorney for Debtor	_	MM / DD / YYYY
Iulia Olasaan		
Julie Gleason		
Printed name		
Gleason & Gleason		
Firm name		
77 W Washington, Ste 1218		
Chicago, IL 60602		
Number, Street, City, State & ZIP Code		
Contact phone (312) 578-9530	Email address	troy@chicagobk.com
6273536		
Bar number & State		<del></del>

		Docum	eni Paue o oi so				
Fill in this information to identify your case:							
Debtor 1	Diamond Wilson						
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name	_			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
Case number (if known)							

☐ Check if this is an amended filing

## Official Form 106Sum

## **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a Value o	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,820.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	3,820.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	55,548.00
	Your total liabilities	\$	55,548.00
Par	t 3: Summarize Your Income and Expenses	<u> </u>	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,214.33
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,199.90
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	hedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

2,602.17 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	23,618.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	23,618.00

Case 17-05964 Doc 1 Filed 02/28/17 Entered 02/28/17 17:16:49 Desc Main Page 10 of 56 Document Fill in this information to identify your case and this filing: Debtor 1 **Diamond Wilson** First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No ☐ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here...... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... Misc. Household Goods (Bedroom Furniture, Kitchen Appliances,

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

tables, chairs, sofas)

\$900.00

Debtor 1	Case 17-05964  Diamond Wilson	Doc 1	Filed 02/28/17 Document	Entered 02/28/17 17:1 Page 11 of 56 Case number	
_	Describe				
■ res.					-
		mer Electro s, Phones, S		visions, Radios, Computers,	\$100.00
Example ■ No	bles of value les: Antiques and figurines, other collections, mem	paintings, pri orabilia, colled	nts, or other artwork; bo ctibles	oks, pictures, or other art objects; sta	amp, coin, or baseball card collections;
Example No	ent for sports and hobbi es: Sports, photographic, e musical instruments		other hobby equipment;	bicycles, pool tables, golf clubs, skis	s; canoes and kayaks; carpentry tools;
■ No	ns  bles: Pistols, rifles, shotgur  Describe	ıs, ammunitior	n, and related equipmen	t	
□ No	s  oles: Everyday clothes, fur-	s, leather coat	s, designer wear, shoes	, accessories	
	Used (	Clothing			\$100.00
□ No ·		tume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watches	s, gems, gold, silver
	Misc.	Costume Je	welry		\$20.00
Examp ■ No □ Yes.	rm animals bles: Dogs, cats, birds, hor Describe her personal and housel		u did not already list, i	ncluding any health aids you did n	not list
■ No □ Yes.	Give specific information.				
	the dollar value of all of y art 3. Write that number h			ny entries for pages you have atta	\$1,120.00
	scribe Your Financial Asset				
Do you ow	vn or have any legal or e	uitable inter	est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No	oles: Money you have in yo			osit box, and on hand when you file y	your petition

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					Cash on Hand	\$100.00
17.					shares in credit unions, brokerage houses, a	nd other similar
	institutions. I	f you have	multiple accounts	with the same institution, list	each.	
	■ Yes			Institution name:		
		17.1.	Checking	US Bank		\$2,600.00
18.	. Bonds, mutual funds, o Examples: Bond funds, i ■ No			okerage firms, money market	accounts	
	Yes	Ir	nstitution or issuer r	name:		
19.	joint venture	ck and in	terests in incorpo	orated and unincorporated	businesses, including an interest in an Ll	_C, partnership, and
	■ No □ Yes. Give specific info		oout theme of entity:		% of ownership:	
20.	Negotiable instruments i	nclude pe	rsonal checks, cas	stiable and non-negotiable in shiers' checks, promissory not unsfer to someone by signing	es, and money orders.	
	Yes. Give specific info		out them r name:			
21.	_			.03(b), thrift savings accounts	, or other pension or profit-sharing plans	
	■ No □ Yes. List each account	•	y. account:	Institution name:		
22.		deposits	you have made so	that you may continue servic public utilities (electric, gas, w	ee or use from a company vater), telecommunications companies, or ot	hers
	■ No □ Yes			Institution name or ind	ividual:	
23.	. Annuities (A contract for	a periodi	c payment of mone	ey to you, either for life or for a	a number of years)	
	■ No □ Yes Iss	uer name	and description.		, ,	
24.	26 U.S.C. §§ 530(b)(1), 5			ualified ABLE program, or ι	ınder a qualified state tuition program.	
	■ No □ Yes Ins	titution na	me and description	n. Separately file the records	of any interests.11 U.S.C. § 521(c):	
25.	_ ' '	ure intere	sts in property (o	ther than anything listed in	line 1), and rights or powers exercisable	for your benefit
	■ No □ Yes. Give specific info	rmation al	oout them			
26.				nd other intellectual propert ds from royalties and licensin		
	Yes. Give specific info	rmation al	oout them			
27.	Licenses, franchises, a  Examples: Building pern  No				liquor licenses, professional licenses	

Official Form 106A/B Schedule A/B: Property page 3

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Debtor 1	Diamond Wilson			Case number (if known)	
☐ Yes.	Give specific information a	bout them			
Money or p	property owed to you?				Current value of the portion you own?  Do not deduct secured claims or exemptions.
□ No	unds owed to you  Give specific information at	oout them, inc	cluding whether you alre	ady filed the returns and the tax years	
		Reco	eived		\$0.00
■ No			usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
Examp ■ No	amounts someone owes y oles: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
	ts in insurance policies oles: Health, disability, or life	e insurance; ł	nealth savings account (	HSA); credit, homeowner's, or renter's insurar	nce
☐ Yes.	Name the insurance compa Com	any of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you a someo	terest in property that is deare the beneficiary of a living the has died.  Give specific information			ed surance policy, or are currently entitled to reco	eive property because
Examp ■ No	against third parties, wholes: Accidents, employmen			it or made a demand for payment s to sue	
■ No		ed claims of	every nature, includin	g counterclaims of the debtor and rights to	set off claims
	Describe each claim				
■ No	Cive analific information	already list			
36. Add t	-			ny entries for pages you have attached	\$2,700.00
Part 5: Des	scribe Any Business-Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
No. Go	own or have any legal or equi to Part 6. so to line 38.	table interest	in any business-related p	roperty?	

Official Form 106A/B Schedule A/B: Property page 4

Case 17-05964 Doc 1 Filed 02/28/17 Entered 02/28/17 17:16:49 Desc Main Document Page 14 of 56 Case number (if known) Debtor 1 **Diamond Wilson** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 ..... \$0.00 Part 2: Total vehicles, line 5 \$0.00 Part 3: Total personal and household items, line 15 57. \$1,120.00 Part 4: Total financial assets, line 36 \$2,700.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54

\$0.00

Copy personal property total

\$3,820.00

Official Form 106A/B Schedule A/B: Property page 5

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$3,820.00

\$3,820.00

			111 1 444, 13 (1) 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	Diamond Wilson			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
Misc. Household Goods (Bedroom Furniture, Kitchen Appliances,	\$900.00		\$900.00	735 ILCS 5/12-1001(b)
tables, chairs, sofas) Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Used Clothing Line from Schedule A/B: 11.1	\$100.00		100%	735 ILCS 5/12-1001(a)
Line from Schedule Avb. 11.1			100% of fair market value, up to any applicable statutory limit	
Misc. Costume Jewelry Line from Schedule A/B: 12.1	\$20.00		\$20.00	735 ILCS 5/12-1001(b)
Ellie Holli Gonedale Av.B. 12.1			100% of fair market value, up to any applicable statutory limit	
Cash on Hand Line from Schedule A/B: 16.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Ellic Holli Geriedale FAB. 10.1			100% of fair market value, up to any applicable statutory limit	
Checking: US Bank Line from Schedule A/B: 17.1	\$2,600.00		\$2,600.00	735 ILCS 5/12-1001(b)
LING HOTH SCHEUUIG PAD. 11.1			100% of fair market value, up to any applicable statutory limit	

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		,	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own		
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Received Line from Schedule A/B: 28.1	\$0.00	\$0.00	735 ILCS 5/12-1001(b)
Life from Schedule A.B. 20.1		□ 100% of fair market value, up to any applicable statutory limit	
Received Line from Schedule A/B: 28.1	\$0.00	\$0.00	735 ILCS 5/12-1001(g)(1)
Line Irom Scriedule A/B. 20.1		100% of fair market value, up to any applicable statutory limit	
<ul> <li>Are you claiming a homestead exemption</li> <li>(Subject to adjustment on 4/01/19 and every No</li> </ul>	•		nt.)
☐ Yes. Did you acquire the property cover	red by the exemption w	thin 1,215 days before you filed this case	?
□ No			
☐ Yes			

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Fill in this infor	mation to identify your	case:		
Debtor 1	Diamond Wilson			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

### Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

		Document	Page 18	3 of 56	
Fill in this	information to identify your	case:			
Debtor 1	Diamond Wilson				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name		
	-				
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS		
Case num (if known)	ber				☐ Check if this is an amended filing
	Form 106E/F ule E/F: Creditors W	ho Have Unsecured	Claims		12/15
any executo Schedule G Schedule D eft. Attach t name and c	ory contracts or unexpired leases: Executory Contracts and Unexp: Creditors Who Have Claims Secuthe Continuation Page to this pagase number (if known).	that could result in a claim. Also li ired Leases (Official Form 106G). D ured by Property. If more space is r e. If you have no information to rep	ist executory c o not include a needed, copy t	ontracts on Schedule A/B: Pro any creditors with partially sed he Part you need, fill it out, nu	RIORITY claims. List the other party to operty (Official Form 106A/B) and on cured claims that are listed in umber the entries in the boxes on the o of any additional pages, write your
	List All of Your PRIORITY Un				
_ `	creditors have priority unsecure	d claims against you?			
	Go to Part 2.				
☐ Yes					
	List All of Your NONPRIORIT				
3. Do any	creditors have nonpriority unsec	cured claims against you?			
☐ No.	You have nothing to report in this pa	art. Submit this form to the court with	your other sche	dules.	
Yes					
unsecu	red claim, list the creditor separately	aims in the alphabetical order of the for each claim. For each claim listed st the other creditors in Part 3.If you h	, identify what ty	ype of claim it is. Do not list clain	ns already included in Part 1. If more
					Total claim
4.1 <b>A</b> (	d Astra Recovery Serv	Last 4 digits of acco	ount number	1917	\$905.00
73	onpriority Creditor's Name 330 W 33rd St N Ste 118 Vichita, KS 67205	When was the debt	incurred?	Opened 04/15	
Nu	umber Street City State Zlp Code ho incurred the debt? Check one.	As of the date you f	file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only				
	At least one of the debtors and and	other Type of NONPRIOR	ITY unsecured	l claim:	
	Check if this claim is for a comr	nunity			
de	bt	☐ Obligations arisin		ration agreement or divorce that	you did not
_	the claim subject to offset?	report as priority clair			
	No	·	•	g plans, and other similar debts	
	Yes	Other. Specify	Collection /	Attorney Speedy Cash 1	28

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Debtor 1 Diamond Wilson Case number (if know) 4.2 \$14,453.00 American Credit Accept Last 4 digits of account number 1001 Nonpriority Creditor's Name Opened 11/14 Last Active 961 E Main St When was the debt incurred? 1/31/17 Spartanburg, SC 29302 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Automobile 4.3 Chase Last 4 digits of account number \$100.00 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? PO Box 15145 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card/Overdraft ☐ Yes 4.4 Dept Of Ed/navient Last 4 digits of account number 0308 \$8,820.00 Nonpriority Creditor's Name Opened 03/11 Last Active Po Box 9635 When was the debt incurred? 1/31/17 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

**Educational** 

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Debioi	Diamond Wilson		Case number (ii know)	
4.5	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	1023	\$4,514.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 10/13 Last Active 1/31/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa		
4.6	Dept Of Ed/navient	Last 4 digits of account number	0308	\$4,223.00
1.0	Nonpriority Creditor's Name			Ψ+,223.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 03/11 Last Active 1/31/17	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	No	☐ Debts to pension or profit-sharin		
	Yes	☐ Other. Specify		
		Educationa	ıl	
4.7	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	1023	\$2,615.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 10/13 Last Active 1/31/17	
	Number Street City State ZIp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	ıl	

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Debtor 1 Diamond Wilson Case number (if know) 4.8 \$2,018.00 Dept Of Ed/navient Last 4 digits of account number 0819 Nonpriority Creditor's Name Opened 08/11 Last Active Po Box 9635 When was the debt incurred? 1/31/17 Wilkes Barre, PA 18773 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Educational** Last 4 digits of account number 4.9 **Dept Of Ed/navient** 0819 \$1,428.00 Nonpriority Creditor's Name Opened 08/11 Last Active Po Box 9635 When was the debt incurred? 1/31/17 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.1 **Enhanced Recovery Co L** 3674 \$615.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 Bayberry Rd **Opened 09/16** When was the debt incurred? Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Tmobile ☐ Yes

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Case number (if know)

Jebio	Diamona Wilson	Case Hullibel (II kilow)	
l.1	Enhanced Recovery Co L	Last 4 digits of account number 9641	\$434.00
	Nonpriority Creditor's Name 8014 Bayberry Rd	When was the debt incurred? Opened 04/15	
	Jacksonville, FL 32256  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection Attorney At T	
4.1	Illinois Department of Revenue	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name Bankruptcy Section PO Box 64338	When was the debt incurred?	
	Chicago, IL 60664-0338  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Notice Only	
4.1	Illinois Dept of Employment Securit  Nonpriority Creditor's Name	Last 4 digits of account number Notic Only	Unknown
	Bankruptcy Unit Collection Subdivis	When was the debt incurred?	
	33 S State St 10th Floor Chicago, IL 60603  Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other Specify Notice Only	
	100	— Oner openiy	

Debtor	1 Diamond Wilson	Document Page 2	3 of 56 Case number (if know)	
4.1	Internal Revenue Service	Last 4 digits of account number		Unknown
	Nonpriority Creditor's Name PO Box 7346 Philadelphia, PA 19101-7346	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Notice Only	<i>y</i>	
4.1	Med Busi Bur Nonpriority Creditor's Name	Last 4 digits of account number	9744	\$887.00
	1460 Renaissance Dr Park Ridge, IL 60068	When was the debt incurred?	Opened 12/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	Other. Specify  Collection Ltd	Attorney Midwest Anesthesia	
4.1	Medicalrecov	Last 4 digits of account number	4134	\$823.00
	Nonpriority Creditor's Name 2250 E Devon Ave Ste 352 Des Plaines, IL 60018	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	

☐ Yes

■ Other. Specify Ingalls Memorial Hospital

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Debtor	1 Diamond Wilson	——————————————————————————————————————	Case number (if know)	
4.1 7	Ncb Management Service	Last 4 digits of account number	1000	\$1,439.00
	Nonpriority Creditor's Name 1 Allied Dr Trevose, PA 19053	When was the debt incurred?	Opened 09/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Consumer	Company Account Santander Usa Inc.	
4.1 8	PLS	Last 4 digits of account number		\$1,000.00
	Nonpriority Creditor's Name Bankruptcy Department One South Wacker 36th Floor	When was the debt incurred?		
	Chicago, IL 60607  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Payday Loa		
4.1 9	Santander Consumer Usa Nonpriority Creditor's Name	Last 4 digits of account number	1000	Unknown
	Po Box 961245 Ft Worth, TX 76161	When was the debt incurred?	Opened 05/12 Last Active 10/02/15	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other, Specify Automobile	•	

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Debto	Diamond Wilson		Case number (if know)						
4.2	Sanay Sarvisas Carn		8459	\$97.00					
0	Senex Services Corp  Nonpriority Creditor's Name	Last 4 digits of account number		\$97.00					
	333 Founds Rd	When was the debt incurred?	Opened 08/14						
	Indianapolis, IN 46268								
	Number Street City State Zlp Code	As of the date you file, the claim							
	Who incurred the debt? Check one.								
	Debtor 1 only	☐ Contingent							
	☐ Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims	,						
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts						
	Yes	■ Other. Specify Hospita	Attorney Little Company Of Mary						
4.2 1	St. Xavier	Last 4 digits of account number		\$8,000.00					
	Nonpriority Creditor's Name 3700 W 103rd Chicago, IL 60655								
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply						
	Who incurred the debt? Check one.	• ,	2 22 25 25 25 27 27						
	Debtor 1 only								
	Debtor 2 only								
	Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed							
	•	Type of NONPRIORITY unsecured							
	At least one of the debtors and another	Student loans							
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa							
	Is the claim subject to offset?	report as priority claims							
	■ No	☐ Debts to pension or profit-sharin							
	□ Yes								
	res	Other. Specify							
4.2	Us Bank	Last 4 digits of account number	3292	\$749.00					
	Nonpriority Creditor's Name		Opened 11/15 Last Active						
	4325 17th Ave S Fargo, ND 58125	When was the debt incurred?	10/04/16						
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply						
	Who incurred the debt? Check one.								
	■ Debtor 1 only								
	Debtor 2 only								
	☐ Debtor 1 and Debtor 2 only	Debtor 1 and Debtor 2 only							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured							
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa							
	Is the claim subject to offset?	report as priority claims							
	■ No	Debts to pension or profit-sharing							
	□Yes	■ Other. Specify Credit Card	I						

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Deptor	Diamond	Wilson		Case	number (if know)		
۱ د	Verizon Wi		Last 4 digits of account number	0001	<u> </u>		\$1,260.00
	Po Box 49 Lakeland, F		When was the debt incurred?	Ope 6/30	ned 11/15 Last Acti /16	ive	
-	Number Street	City State ZIp Code the debt? Check one.	As of the date you file, the claim	is: Chec	k all that apply		
	■ Debtor 1 on	ılv	☐ Contingent				
	☐ Debtor 2 on	,	☐ Unliquidated				
		nd Debtor 2 only	☐ Disputed				
		e of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	_	is claim is for a community	☐ Student loans				
	debt	ubject to offset?	☐ Obligations arising out of a separeport as priority claims	aration a	greement or divorce that ye	ou did not	
	■ No		Debts to pension or profit-sharing	ıg plans,	and other similar debts		
	☐ Yes		Other. Specify				
4	Vision Fin Nonpriority Cre	ditor's Namo	Last 4 digits of account number	9726	S		\$1,168.00
	1900 W Sev La Porte, IN	vers Rd	When was the debt incurred?				
		City State Zlp Code the debt? Check one.	As of the date you file, the claim	is: Chec	k all that apply		
	■ Debtor 1 on	ıly	☐ Contingent				
	Debtor 2 on	ıly	☐ Unliquidated				
	Debtor 1 an	nd Debtor 2 only	☐ Disputed				
	☐ At least one	e of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if th	is claim is for a community	☐ Student loans				
	debt Is the claim su	ubject to offset?	Obligations arising out of a separeport as priority claims	aration a	greement or divorce that y	ou did not	
	■ No		Debts to pension or profit-sharing	ıg plans,	and other similar debts		
	☐ Yes		Other. Specify Ingalls Mer	norial	Hospital		
	is page only if		bout your bankruptcy, for a debt that y				
have n	nore than one		meone else, list the original creditor in you listed in Parts 1 or 2, list the add r submit this page.				
	nd Address		On which entry in Part 1 or Part 2 did you		•		
	ludson Rd,		_		Creditors with Priority Uns		
	Paul, MN 55		•	Part 2:	Creditors with Nonpriority	Unsecured Claims	
			_ast 4 digits of account number				
Part 4:	Add the A	mounts for Each Type of Un	secured Claim				
	he amounts of f unsecured cla		ms. This information is for statistical r	eporting	g purposes only. 28 U.S.O	C. §159. Add the a	mounts for each
				_	Total Claim		
т	6a. 'otal	Domestic support obligations		6a.	\$	0.00	
cla	nims	<b>.</b>		<u></u>	_		
from Pa		Taxes and certain other debts	-	6b.	\$	0.00	
	6c. 6d.		njury while you were intoxicated ecured claims. Write that amount here.	6c. 6d.	\$ \$	0.00	
	6e.	Total Priority Add lines 65 thro	uigh 6d	6e.	¢	0.00	
	e.	Total Priority. Add lines 6a thro	rugii ou.	oe.	\$	0.00	

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Debtor 1 Diamond Wilson

Total Nonpriority. Add lines 6f through 6i.

Total claims from Part 2

				Total Claim
6f.	Student loans	6f.	\$	23,618.00
6g.	Obligations arising out of a separation agreement or divorce that	60	¢	0.00
6h.	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	6g. 6h.	\$	
			\$	0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here	6i.	\$	31,930.00

6j.

55,548.00

		DUGUIII	III PAU <del>C</del> ZO ULDO	
Fill in this infor	mation to identify your	case:		
Debtor 1	Diamond Wilson			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				☐ Check if this is an
(				amended filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number	whom you have th r, Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.3					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4	<del></del>				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	_

		Docume	ent Page 29 d	of 56	
Fill in this i	information to identify your	case:			
Debtor 1	Diamond Wilson				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
0					
Case numb (if known)	per			☐ Check if this is	: an
,				amended filing	
Codebtors a people are a fill it out, an your name a No Yes  2. With Arizona	filing together, both are equand number the entries in the and case number (if known)	re also liable for any debally responsible for supp boxes on the left. Attach. Answer every question ou are filing a joint case, lived in a community pr Nevada, New Mexico, Pu	olying correct informat the Additional Page t do not list either spouse operty state or territor erto Rico, Texas, Wash	<b>y?</b> (Community property states and territories incl	nal Page, s, write
in line Form 1 out Co	2 again as a codebtor only it	i that person is a guaran	tor or cosigner. Make	if your spouse is filing with you. List the person sure you have listed the creditor on Schedule I 66G). Use Schedule D, Schedule E/F, or Schedule Column 2: The creditor to whom you owe to	D (Official ule G to fill
	lame, Number, Street, City, State and ZI	P Code		Check all schedules that apply:	
0.4				Полика	
3.1	Name			U Schedule D, line	
•	vario			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street	0	710.0	_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	dumb as Of			_	
	Number Street City	State	ZIP Code		
			0000		

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Fill	in this information to identify your o	ease:								
De	btor 1 Diamond W	ilson								
1	btor 2 puse, if filing)									
Un	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)		-					ed filing ent showin	ng postpetition	
O	fficial Form 106I								ollowing date.	
	chedule I: Your Inc	ome					MM / DD/	YYYY		12/1
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ich a separate sheet to this form. It 1:	are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your ith you, do not inclu	spouse ide infor	is li mat	ving w ion ab	ith you, inc out your sp	lude inforr ouse. If m	mation about ore space is	your needed,
1.	Fill in your employment		5.1.				5.17			
	information.  If you have more than one job, attach a separate page with information about additional		Debtor 1  ■ Employed				□ Emp		iling spouse	
		Employment status	☐ Not employed				employed			
	employers.	Occupation								
	Include part-time, seasonal, or self-employed work.	Employer's name	Express Fashio	n Oper	atio	ns				
	Occupation may include student or homemaker, if it applies.	Employer's address	1 Express Drive Columbus, OH							
		How long employed t	here?							
Pa	rt 2: Give Details About Mo	nthly Income								
Esti	imate monthly income as of the duse unless you are separated.	•	you have nothing to r	eport for	any	line, v	rite \$0 in the	e space. In	clude your no	n-filing
If yo	ou or your non-filing spouse have m e space, attach a separate sheet to	ore than one employer, co this form.	ombine the information	on for all	emp	loyers	for that pers	on on the li	ines below. If	you need
						For	Debtor 1		btor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	9	S	2,602.17	\$	N/A	-
3.	Estimate and list monthly over	time pay.		3.	+9	S	0.00	+\$	N/A	-
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	9	5 2	2,602.17	\$	N/A	

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Deb	tor 1	Diamond Wilson	-	(	Case	number (if k	nown)				
					For	Debtor 1			r Debtor n-filing s		
	Cop	by line 4 here	4.		\$	2,60	2.17	\$		N/A	<u>\</u>
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	ā.	\$	26	8.67	\$		N/A	<b>\</b>
	5b.	Mandatory contributions for retirement plans	5b		\$		0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50	<b>)</b> .	\$		0.00	\$		N/A	<u></u>
	5d.	Required repayments of retirement fund loans	50	d.	\$		0.00	\$		N/A	<u>\</u>
	5e.	Insurance	56	€.	\$_	119	9.17	\$		N/A	<u>\</u>
	5f.	Domestic support obligations	5f		\$_		0.00	\$_		N/A	_
	5g.	Union dues	50		\$_		0.00	\$_		N/A	_
	5h.	Other deductions. Specify:	_	1.+	\$_		0.00	+ \$_		N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_		7.84	\$_		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,21	4.33	\$_		N/A	<u>\</u>
8.	List 8a.	t all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	88		\$		0.00	\$_		N/A	_
	8b.	Interest and dividends	8b	Ο.	\$_		0.00	\$_		N/A	<u>\</u>
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	<b>c</b> .	\$	(	0.00	\$		N/A	<b>\</b>
	8d.	Unemployment compensation	80	d.	\$		0.00	\$		N/A	_
	8e.	Social Security	86	€.	\$_	(	0.00	\$		N/A	<u>\</u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f		\$_		0.00	\$_		N/A	
	8g.	Pension or retirement income	80	_	\$_		0.00	\$_		N/A	_
	8h.	Other monthly income. Specify:	_ 8r _	1.+	\$_		0.00	+ \$_		N/A	<u>\</u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	;	\$	(	0.00	\$_		N/	Ά
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,214.33	+ \$		N/A	= \$	2,214.33
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ-		2,217.33			11//		2,217.33
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	depe			•		•	Schedule	e J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certaillies							e. 12.	\$	2,214.33
13.	Do	you expect an increase or decrease within the year after you file this form	?							Combi	ined Ily income
		No.									

Official Form 106I Schedule I: Your Income page 2

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Fill in this information to identify your case:					
Debtor 1 Diamond Wilson			Check	if this is:	
Debtor 2				n amended filing	ving postpetition chapter
(Spouse, if filing)					the following date:
United States Bankruptcy Court for the: NORTHERN	DISTRICT OF ILLING	DIS	M	IM / DD / YYYY	
Case number(If known)					
Official Form 106J					
Schedule J: Your Expenses	S				12/15
Be as complete and accurate as possible. If two information. If more space is needed, attach an number (if known). Answer every question.					
Part 1: Describe Your Household					
<ol> <li>Is this a joint case?</li> <li>No. Go to line 2.</li> </ol>					
■ No. Go to line 2.  ☐ Yes. Does Debtor 2 live in a separate ho	ousehold?				
□ No					
☐ Yes. Debtor 2 must file Official For	rm 106J-2, Expenses	for Separate Househ	old of Debto	r 2.	
2. Do you have dependents? $\square$ No					
YAS	ut this information for dependent	Dependent's relation Debtor 1 or Debtor 1		Dependent's age	Does dependent live with you?
Do not state the		• • • •			□ No
dependents names.		Child		3	■ Yes □ No
					☐ Yes
					□ No
					Yes
					□ No
3. Do your expenses include ■ No					☐ Yes
expenses of people other than yourself and your dependents?					
Part 2: Estimate Your Ongoing Monthly Exp	penses				
Estimate your expenses as of your bankruptcy expenses as of a date after the bankruptcy is fi applicable date.					
Include expenses paid for with non-cash gover the value of such assistance and have included					
(Official Form 106I.)				Your expe	enses
<ol> <li>The rental or home ownership expenses for payments and any rent for the ground or lot.</li> </ol>	or your residence. In	clude first mortgage	4. \$		400.00
If not included in line 4:					
4a. Real estate taxes			4a. \$		0.00
4b. Property, homeowner's, or renter's insu			4b. \$		0.00
4c. Home maintenance, repair, and upkee			4c. \$		0.00
<ul><li>4d. Homeowner's association or condomin</li><li>5. Additional mortgage payments for your re</li></ul>		ne equity loans	4d. \$ 5. \$		0.00

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Debtor 1	Diamond Wilson	Case num	ber (if known)	
6. <b>Util</b> i	ties:			
6a.	Electricity, heat, natural gas	6a.	\$	200.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	· ·	150.00
6d.	Other. Specify:	6d.		0.00
	d and housekeeping supplies	— <sub>7.</sub>	·	200.00
	dcare and children's education costs	8.	*	949.90
	hing, laundry, and dry cleaning	9.	·	20.00
	sonal care products and services	10.		20.00
	ical and dental expenses	11.		20.00
	sportation. Include gas, maintenance, bus or train fare.	11.	Ψ	20.00
	not include car payments.	12.	\$	100.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	ritable contributions and religious donations	14.	·	0.00
5. <b>Ins</b> ı			<u> </u>	
	not include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
15b	Health insurance	15b.	\$	0.00
15c	Vehicle insurance	15c.	\$	140.00
15d	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		· -	
Spe		16.	\$	0.00
7. Inst	allment or lease payments:	<del></del>		
17a	Car payments for Vehicle 1	17a.	\$	0.00
17b	Car payments for Vehicle 2	17b.	\$	0.00
17c	Other. Specify:	17c.	\$	0.00
	Other. Specify:	 17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as			<del></del>
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
9. <b>Oth</b>	er payments you make to support others who do not live with you.		\$	0.00
Spe	cify:	19.		
0. <b>Oth</b>	er real property expenses not included in lines 4 or 5 of this form or on <i>Sched</i>	lule I: Yo	our Income.	
20a	Mortgages on other property	20a.	\$	0.00
20b	Real estate taxes	20b.	\$	0.00
20c	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e	Homeowner's association or condominium dues	20e.	\$	0.00
1. <b>Oth</b>	er: Specify:	21.	+\$	0.00
	· · · · · · · · · · · · · · · · · · ·			
	culate your monthly expenses			
	Add lines 4 through 21.		\$	2,199.90
22b	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c	Add line 22a and 22b. The result is your monthly expenses.		\$	2,199.90
0 0-1	ulate your monthly not income			
	culate your monthly net income.  Copy line 12 (your combined monthly income) from Schedule I.	23a.	¢	2 24 4 22
	Copy your monthly expenses from line 22c above.	23a. 23b.	*	2,214.33
230	Copy your monthly expenses from line 22c above.	230.	-Ф	2,199.90
230	Subtract your monthly expenses from your monthly income.			
230	The result is your <i>monthly net income</i> .	23c.	\$	14.43
	The result is your monthly not income.	3.	L	
4. <b>Do</b>	you expect an increase or decrease in your expenses within the year after you	ı file this	s form?	
For	example, do you expect to finish paying for your car loan within the year or do you expect your	nortgage	payment to increase	or decrease because of a
	fication to the terms of your mortgage?			
<b>I</b>	lo.			
	es. Explain here:			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Diamond Wilson				
	First Name	Middle Name	Last Name	,	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For					
Declarat	tion About a	ın Individual	Debtor's So	chedules	12/15
years, or both. 1	y or property by fraud ii 18 U.S.C. §§ 152, 1341, 1 in Below		crupicy case can result	m fines up to \$250,00	00, or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules fil	ed with this declaration	on and
X /s/ Dia	mond Wilson		X		
Diamo	ond Wilson ure of Debtor 1		Signature o	f Debtor 2	

Date \_\_\_\_\_

Date February 28, 2017

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Fill in this information to identify your	case:			
Debtor 1 Diamond Wilson				
First Name  Debtor 2	Middle Name	Last Name		
(Spouse if, filing) First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case number (if known)			ПС	heck if this is an
			-	mended filing
Official Form 107				
Official Form 107 Statement of Financial	Affairs for Individ	luals Filing for B	Bankruptcy	4/1
Be as complete and accurate as possi information. If more space is needed, number (if known). Answer every ques	attach a separate sheet to t			
Part 1: Give Details About Your Ma	rital Status and Where You	Lived Before		
What is your current marital statu	ıs?			
_	•.			
Married				
Not married				
2. During the last 3 years, have you	lived anywhere other than v	where you live now?		
No				
☐ Yes. List all of the places you li	ved in the last 3 years. Do no	ot include where you live now	V.	
Debtor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there
3. Within the last 8 years, did you ex states and territories include Arizona, Cal				
■ No				
☐ Yes. Make sure you fill out Sch	nedule H: Your Codebtors (Of	ficial Form 106H).		
Part 2 Explain the Sources of You	r Incomo			
Explain the Sources of You	r income			
<ol> <li>Did you have any income from en Fill in the total amount of income you If you are filing a joint case and you</li> </ol>	u received from all jobs and a	Ill businesses, including part	-time activities.	idar years?
□ No				
Yes. Fill in the details.				
	Debtor 1		Debtor 2	
	Sources of income	Gross income	Sources of income	Gross income
	Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
From January 1 of current year until	□ Wagaa aammigaiana	\$4,743.00	□ Wagos, commissions	,
the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips	ψ+,1 +0.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
For last calculates		<b>*</b>	_	
For last calendar year: (January 1 to December 31, 2016)	☐ Wages, commissions, bonuses, tips	\$29,700.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
Official Form 107	. •	airs for Individuals Filing for E		page

Page 36 of 56 Document Case number (if known) Debtor 1 Diamond Wilson Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$28,000.00 ☐ Wages, commissions, ☐ Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No П Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income **Gross income from** Sources of income Gross income Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?  $\square$  No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for

No

Yes. List all payments to an insider.

**Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe paid

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Document Page 37 of 56 Case number (if known) Debtor 1 Diamond Wilson Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an 8. insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ■ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened American Credit Accept Automobile** \$0.00 961 E Main St Spartanburg, SC 29302 Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No П Yes List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person Person to Whom You Gave the Gift and Address:

Case 17-05964 Doc 1 Filed 02/28/17 Entered 02/28/17 17:16:49 Desc Main Document Page 38 of 56 Case number (if known) Debtor 1 Diamond Wilson 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Amount of Description and value of any property Date payment **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Gleason & Gleason LLC \$90.00 attorney fees plus \$335.00 court 2017 \$425.00 77 W. Washington, Ste 1218 filing fee. Chicago, IL 60602 http://chilawyers.com **Summit Financial Education Inc Credit Counseling** 2017 \$14.95 4800 E Flower St **Tucson, AZ 85712** 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Amount of Date payment **Address** transferred or transfer was payment

made

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Nο

Yes. Fill in the details.

Person Who Received Transfer **Address** 

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Person's relationship to you

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Where is the property?

(Number, Street, City, State and ZIP

Describe the property

Value

Yes. Fill in the details.

Address (Number, Street, City, State and ZIP Code)

**Owner's Name** 

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Case number (if known) Document

**Diamond Wilson** Debtor 1

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material

	regi	ulations controlling the cleanup of these	e substances, wastes, or material.					
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							
Rep	ort a	II notices, releases, and proceedings th	at you know about, regardless of when	they occurred.				
24.	Has	any governmental unit notified you tha	t you may be liable or potentially liable	under or in violation of an environm	ental law?			
		No Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Hav	e you notified any governmental unit of	any release of hazardous material?					
		No Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Hav	e you been a party in any judicial or adr	ministrative proceeding under any envi	ronmental law? Include settlements	and orders.			
		No Yes. Fill in the details.						
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Pa	rt 11:	Give Details About Your Business or	Connections to Any Business					
27.	Witl	hin 4 years before you filed for bankrupt	tcy, did you own a business or have an	y of the following connections to an	y business?			
		☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
		☐ An officer, director, or managing executive of a corporation						
		☐ An owner of at least 5% of the voting or equity securities of a corporation						
		No. None of the above applies. Go to Part 12.						
		Yes. Check all that apply above and fill	I in the details below for each business	•				
	Ad	siness Name dress mber, Street, City, State and ZIP Code)	Describe the nature of the business	Employer Identification number Do not include Social Security				
	(I Val	inibot, ottoot, oity, otate and Lie oode;	Name of accountant or bookkeeper	Dates business existed				

Document Page 41 of 56 Case number (if known) Debtor 1 Diamond Wilson 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Diamond Wilson Signature of Debtor 2 **Diamond Wilson** Signature of Debtor 1 Date February 28, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Diamond Wilson				
	First Name	Middle Name	Last Name		
Debtor 2					
Spouse if, filing)	First Name	Middle Name	Last Name		
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number				Charles	if this is an
				_	led filing
Official Fo	orm 108			_	
		on for Individu	uals Filing Under	amend	ded filing
Stateme	nt of Intentio			amend	ded filing
you are an inc	nt of Intentio	opter 7, you must fill out t		amend	

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list

on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

	secures a debt?	as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Diamond Wilson	Case number (if known)	
name:  Description of property securing debt:	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	□ Yes
Part 2: List Your Unexpired Personal Property Leas For any unexpired personal property lease that you list in the information below. Do not list real estate leases. You may assume an unexpired personal property lease	ted in Schedule G: Executory Contracts and Unexpire Unexpired leases are leases that are still in effect; the	e lease period has not yet ended. ?).
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes

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Der	otor 1 Diamond Wilson	Case number (if known)
	0: 5.4	
Dar		
Par	t 3: Sign Below	
Und		re indicated my intention about any property of my estate that secures a debt and any personal se.
Und	er penalty of perjury, I declare that I h	
Und prop	er penalty of perjury, I declare that I h perty that is subject to an unexpired le	se.
Und prop	er penalty of perjury, I declare that I h perty that is subject to an unexpired lo /s/ Diamond Wilson	se X

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter	7:	Liquidation
,	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
;	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-05964 Doc 1 Filed 02/28/17 Entered 02/28/17 17:16:49 Desc Main Document Page 49 of 56

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Diamond Wilson Case No.
	Debtor(s) Chapter 7
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept \$ 940.00
	Prior to the filing of this statement I have received \$ 90.00
	Balance Due \$ <b>850.00</b>
2.	335.00 of the filing fee has been paid.
3.	he source of the compensation paid to me was:
	■ Debtor □ Other (specify):
4.	he source of compensation to be paid to me is:
	■ Debtor □ Other (specify):
5.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6.	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; [Other provisions as needed]  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
7.	y agreement with the debtor(s), the above-disclosed fee does not include the following service:  a. Representation of the debtors in any dischargeability actions, judicial lien avoidances, or any other adversary proceeding.
	b. Debtor is responsible for the 2 mandatory credit counseling classes.
	c. This fee agreement does not include representation in motions to redeem.

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In re	Diamond Wilson	Case No.	
	Debtor(s)		

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)

	CERTIFICATION
I certify that the foregoing is a complete sta his bankruptcy proceeding.	atement of any agreement or arrangement for payment to me for representation of the debtor(s) i
February 28, 2017	/s/ Julie Gleason
Date	Julie Gleason 6273536
	Signature of Attorney
	Gleason & Gleason
	77 W Washington, Ste 1218
	Chicago, IL 60602
	(312) 578-9530 Fax: (312) 578-9524
	troy@chicagobk.com
	Name of law firm



### **Gleason & Gleason**

Attorney fees \$940 + Court costs \$385 = \$1275 total costs

Payment Plan: 3 payments of \$425/If all fees are not paid prior to the filing of your case, you will be asked to sign a post-petition fee agreement for services rendered after the filing of your case.

Fees Cover: Intake appointment with attorney, petition preparation, representation at your first meeting of creditors, answering creditor calls and requests.

FEES DO NOT COVER: Credit counseling - there are 2 MANDATORY CLASSES. Additional litigation for adversaries, redemptions, defense of motions brought on behalf of a creditor or a trustee, or conversion of a chapter 7 to a chapter 13. You will be charged \$30 to add any creditors after the case is filed. You will be charged \$100 for us to attend a second meeting of creditors if you miss your first meeting. If your case is closed for failure to take the second class, the court will require you to pay \$260 to reopen the case.

Initial here: I understand it is the policy of Gleason and Gleason that I am required to take my second class between case filing and my first 341 meeting of creditors. I understand that if my case closes without displayed and my certificate is dated after the first 341 meeting of creditors it is my responsibility to pay \$260 to reopen it.

Typical dischargeable debts: credit cards, medical bills, utilities unsecured judgments, repossessions, personal Igans, payday Loans

Non dischargeable debts: Alimony, child support, debts owed under a divorce decree, student loans, traffic tickets, parking tickets, fines, criminal restitution, debt for personal injury or death related to a DUI, overhayment of government benefits, taxes. Co-signors are still responsible for debts. Credit card charges over \$500 in the last 90 days and cash advances over \$750 in the last 70 days may not be discharged.

Secured Loans Surrendering: (House|Car|Furniture|Jewelry) If you are surrendering a car or a house you are still responsible for tickets, core violations, HOA Fees etc until ownership\title is transferred – usually through a sale, like an auction of the car or house. Title is not transferred through the bankruptcy process. You will be responsible for utilities if not disconnected. Loans through municipal credit unions may be secured by pensions. Credit union loans may be cross collateralized with other credit union loans.

Secured Loans Keeping: Initial here: \_\_\_\_\_ I understand I must continue to make regular payments on all secured loans I am keeping. I may have to mail in payments as auto debit and check by phone may be disabled until a debt is reaffirmed. I understand I am required to maintain insurance. I understand that if I am keeping a property I must pay all mortgages including but not junited to 2nd mortgages and home equity lines of credit.

Payday Loans Autodebits Post dated checks: You must stop them with your bank. It may require closing the bank account.

Utilities: If you bankrup your utilities they are allowed to charge a deposit for future service and you must pay for any service used after your filing date forward. If you bankrupt a phone or cellular service they may discontinue service.

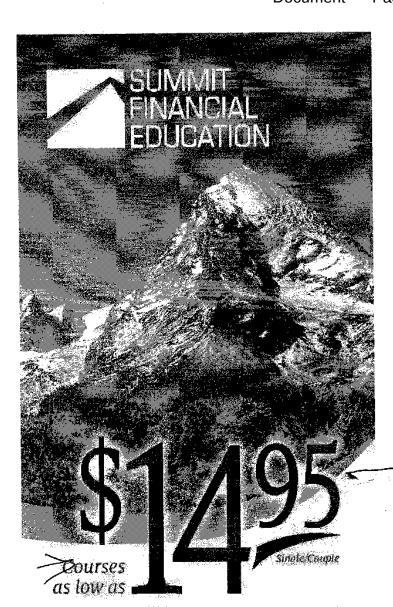
.Credit reporting: We pull credit reports from Transunion and Experian. We cannot guarantee the accuracy or completeness of the reports. Some creditors do not report to credit bureaus. It is your responsibility to review the report and inform us of any missing hills.

Gleason and Gleason does not perform and this contract does not include any services relating to credit repair or correcting inaccurate credit reports. Credit bureaus may or may not report information regarding payments on cars or real estate you are keeping.

Clients agree that they have received the following documents: copy of this retainer agreement, list of required items to file bankruptcy, debtor's duties as required under sec. 521, notice required by sec 527(a)(2), notice required by sec 527(b). Checks may be deposited electronically. Client agrees to pay reasonable attorney fees if collections become necessary.

Refund Policy: If Client wants to terminate Gleason and Gleason, Client must notify Gleason and Gleason in writing. Gleason and Gleason will then perform an accounting of time and services performed and issue a refund check (if applicable) within a reasonable time. For the purpose of determining the refund due, Gleason and Gleason's current hours to refund your for attorney time.

Client Attorney JUM 9 CUM Joint Client:



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### Before You File, Select: (



To Swirt, Click

- Enter your financial information: Income, Expenses, Assets, Liabilities
- Read about ways to deal with your debts and the factors that led to your financial problems.
- Participate in an exit counseling by small, online chat or telephone





If You Took The Pirst Course With Summit:

If You Do Not Have An Account With Summit



LOGIN TO CONTINUE COURSE

You have the option to read the course or watch it is a video format





#### **Chapter 7 Bankruptcy Retainer Agreement**

THE UNDERSIGNED CLIENT(S) EMPLOYS AND RETAINS GLEASON AND GLEASON, HEREINAFTER, ATTORNEY TO REPRESENT CLIENT(S) IN FILING A VOLUNTARY CHAPTER 7 BANKRUPTCY PETITION

THE PRE-PETITION SERVICES ATTORNEY WILL PROVIDE ARE CONSULTATION AND ADVICE, CONTACT AND COMMUNICATION WITH CREDITORS, PREPARATION OF THE BANKRUPTCY PETITION, SCHEDULES, STATEMENT OF FINANCIAL AFFAIRS, STATEMENT OF SOCIAL SECURITY NUMBER, MEANS TEST. CLIENT UNDERSTANDS THAT HE/SHE/THEY ARE SOLEY RESPONSIBLE FOR COMPLETING PRE-FILING CREDIT COUNSELING AND MUST OBTAIN A CERTIFICATE WHICH MUST BE FILED WITH THE COURT AT THE TIME OF FILING HIS/HER/THEIR PETITION. CLIENT IS RESPONSIBLE FOR ALL COSTS ASSOCIATED WITH SAID COUNSELING.

THE EARNED FEE FOR THE PREPETITION SERVICE IS \$
FILING FEE OF \$335.00
TOTAL OF PREPETITION SERVICE AND FILING FEE (PAYABLE TO GLEASON AND GLEASON): \$ 425
RETAINED WITH (CASH   CHECK   DEBIT   MONEY ORDER) \$
BALANCE DUE FOR PRE-PETITION ATTORNEY FEES AND FILING FEE \$
AFTER THE BANKRUPTCY CASE IS FILED I UNDERSTAND THAT I WILL BE PRESENTED WITH A SECOND RETAINER AGREEMENT TO PAY GLEASON AND GLEASON ATTORNEY FEES OF \$FOR POST FILING LEGAL SERVICES AND HAVE BEEN GIVEN A COPY OF THE PROPOSED AGREEMENT.
CLIENT UNDERSTANDS THAT ONCE THE BANKRUPTCY CASE IS FILED THEY WILL NOT BE LEGALLY OBLIGATED FOR ANY OTHER FEES UNLESS AND UNTIL THEY ENTER INTO A SECOND RETAINER AGREEMENT PROMISING TO PAY FEES FOR THE REMAINDER OF MY REPRESENTION IN THIS CASE. CLIENT UNDERSTANDS THAT THEY ARE NOT OBLIGATED TO ENTER INTO AND MAY REFUSE TO SIGN THE SECOND RETAINER AGREEMENT. HOWEVER, GLEASON AND GLEASON RESERVES HE RIGHT TO WITHDRAW FROM REPRESENTATION IN THE EVENT THAT I DO NOT SIGN A SECOND RETAINER WITHIN 10 DAYS OF THE FILING OF MY CASE. CLIENT MAY SEEK OTHER LEGAL COUNSEL IF THEY DO NOT WISH TO BE REPRESENTED BY GLEASON AND GLEASON.
I UNDERSTAND THAT FEES PAID OR TO BE PAID ARE A FLAT FEE WHICH SHALL IMMEDIATELY BECOME PROPERTY OF GLEASON AND GLEASON IN AN EXCHANGE FOR A COMMITMENT BY GLEASON AND GLEASON TO PROVIDE LEGAL SERVICES. FUNDS WILL BE DEPOSITED INTO THE MAIN BANK ACCOUNT AND USED FOR GENERAL EXPENSES OF GLEASON AND GLEASON.
LOCAL RULE 2091-1 (B) DISCLOSURE WITHDRAWAL DDITION, AND SUBSTITUTION OF COUNSEL
FAILURE TO PAY - IN A CASE UNDER CHAPTER 7 OF THE BANKRUPTCY CODE, INCLUDING A CASE CONVERTED FROM CHAPTER 13, WHERE (1) THE DEBTOR'S ATTORNEY HAS AGREED TO REPRESENT THE DEBTOR CONDITIONED ON THE DEBTOR ENTERING INTO AN AGREEMENT AFTER THE FILING OF THE CASE TO PAY THE ATTORNEY FOR SERVICES RENDERED AFTER THE FILING OF THE CASE AND (2) THE DEBTOR REFUSES TO ENTER INTO SUCH AN AGREEMENT, THE COURT MAY ALLOW THE ATTORNEY TO WITHDRAW FROM REPRESENTATION OF THE DEBTOR ON MOTION OF THE ATTORNEY.  DATE  CLIENT  CLIENT
JOINT CLIENT

Ad Astra Recovery Serv 7330 W 33rd St N Ste 118 Wichita, KS 67205

American Credit Accept 961 E Main St Spartanburg, SC 29302

Chase Bankruptcy Department PO Box 15145 Wilmington, DE 19850

ChexSystems
7805 Hudson Rd, Ste 100
Saint Paul, MN 55125

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338

Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068 Medicalrecov 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Ncb Management Service 1 Allied Dr Trevose, PA 19053

PLS Bankruptcy Department One South Wacker 36th Floor Chicago, IL 60607

Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161

Senex Services Corp 333 Founds Rd Indianapolis, IN 46268

St. Xavier 3700 W 103rd Chicago, IL 60655

Us Bank 4325 17th Ave S Fargo, ND 58125

Verizon Wireless Po Box 49 Lakeland, FL 33802

Vision Fin 1900 W Severs Rd La Porte, IN 46350 Case 17-05964 Doc 1 Filed 02/28/17 Entered 02/28/17 17:16:49 Desc Main Document Page 56 of 56

## **United States Bankruptcy Court**Northern District of Illinois

In re	Diamond Wilson		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	<b>MATRIX</b>	
		Number of	f Creditors:	19
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to	the best of my
Date:	February 28, 2017	/s/ Diamond Wilson Diamond Wilson		